Registration & E-KYC FAQ's

Sampark & E-PLUS

1. **Is KYC mandatory:**
    Yes, Doing EKYC is mandatory for all Retailers and Electricians

2. **From where E-KYC can be completed:**
    E-KYC can be done either via Sampark & E-Plus App or via SFA

3. **Can accumulation be done with E-verification:**
    Yes, accumulation can be done without doing E-verification but E verification is mandatory for Redemption. Upon log-in member would get a mandatory POP UP for E-KYC. On the POP UP there are 2 options- 'Do it later' or 'OK'

4. **What are the steps for E-KYC:**

Step 1: **Verify Aadhar**: Adhar is mandatory to be verified for both retailers and Electricians

    a. Upon entering the Aadhar No and clicking on verify tab User would receive OTP on mobile no linked with Aadhar –
    b. User needs to enter OTP to verify
    c. Upon successful verification Aadhar shall show e-verified on APP
    d. **If any mobile no is not linked with Aadhar, E-KYC cannot be done**
    e. **Once verified, Aadhar name will be updated in owner's name field as non-editable**

5. **Not receiving Aadhar OTP**
    Aadhar OTP is triggered by Govt. site and not by Havells. In case of non-receipt of OTP one can only wait or re attempt after 1 min.

6. **How to get Aadhar OTP:**
    OTP shall be sent on the mobile no linked with user's Aadhar and the number can either be user's own no or some relatives no. User may take the OTP from the relative in later case and enter the same for completing Aadhar verification

Step 2: **Verify PAN CARD**: PAN is mandatory to be verified for Retailers and non-mandatory for Electricians (except Assam)

    a. Enter the PAN card No. and click on e-verify tab
    b. Upon successful verification PAN shall show e-verified on APP
    c. PAN details can be submitted in name of Individual only

7. **Why does the name mismatch error show while Aadhar/PAN e-verification:**

In case of Individual PAN details: Name mismatch error comes when the name mentioned under Owner name field and Aadhar document are not matching with name mentioned on PAN Card

e.g. In case of Individual PAN

Name under Owner Name field : Suresh Kumar Singh

Name on Aadhar   : Suresh Kumar Singh

Name on PAN Card   : Suresh Kr Singh or Singh Suresh Kumar

In case of Firm PAN details: Name mismatch error comes when the name mentioned under Firm name field and firm PAN document are not matching with each other

e.g. In case of Firm PAN

Name under Firm Name field   : Suresh Singh & Co.

Name under Owner Name field : Suresh Kumar Singh

Name on Aadhar   : Suresh Kumar Singh

Name on PAN Card   : Suresh Kumar Singh or Suresh Singh and Company

8. **How can name mismatch error be resolved in case of Aadhar/PAN name mismatch**:
   This is govt. document therefore name can be updated by Govt. only.

Step 3: **Verify GST**: GST is <u>non mandatory</u> to be verified for Retailers & Electricians

- Firm name mentioned under Firm name field column in profile - Firm name on GST must be same to verify
- Once verified, Firm name as per GST will be updated in Firm name field as non-editable
- Firm name under Firm name field shall be automatically updated basis firm name mentioned in GST
- In case GST is not mentioned, then user may edit the Firm name provided it is not E-verified at that time

9. **What if GST is showing Mandatory:**
   GST isn't mandatory and refresh the App page and re-try

Step 4: **Verify BANK DETAILS**: BANK Details are mandatory to be verified for Retailers and Electricians both

a. Click on Bank account tab & enter the Bank Account No.
b. Click on IFSC code tab & enter the IFSC Code No.
c. Name on Bank account shall be auto fetched from govt. site
d. Upon successful verification of bank account name bank details shall show e-verified on APP

10. **Are the Individual bank details or Firm bank details both acceptable:**
Yes, individual or Firm bank details, both are acceptable for Bank verification and DBT approval

Retailer				
Firm Type	**AADHAR**	**PAN**	**BANK A/C**	**GST**
Proprietorship	YES	YES	YES (Individual or Firm)	OPTIONAL
Partnership/LLP	NO	YES (Only for Firm Name)	YES (Firm Bank Account)	OPTIONAL
Company	NO	YES (Only for Firm Name)	YES (Firm Bank Account)	OPTIONAL

Electrician				
User Type	**AADHAR**	**PAN**	**BANK A/C**	**GST**
Owner	YES	Non Mandatory	Individual Bank account	NA

11. **Why does the name mismatch error comes while Bank verification:**
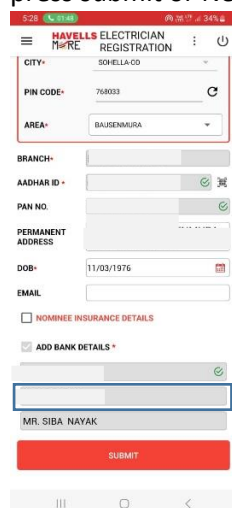   **In case of Proprietorship:**
    - User can share both, individual or Firm bank details for DBT
    - In case of Individual Bank details- Name on bank account shall be matched with Owner name field and in case of any difference in names, mismatch would occur
    - In case of Firm Bank details- Name on bank account shall be matched with Firm name field and in case of any difference in names, mismatch would occur

    In case of Partnership/Company/LLP:
    - User can share only Firm bank details for DBT
    - Name on bank account shall be matched with Firm name field and in case of any difference in names, mismatch would occur

12. **Getting error while Bank verification like "Pls verify bank details" through SFA APP:**
    In case of errors received like above is only on IFSC code tab and enter IFSC code and then press submit or Next button

13. **Receiving error of name mismatch or bank account not verified due to "Salutation issue" or space/spelling mistakes in bank account name:**
    These are being worked by IT where if name is 80% matching with KYC docs, it would accept. To be resolved soon

14. **In case Bank details are wrongly updated:**
Bank details are to be rejected by branch Commercial head as per current process and user has to do the Re-KYC by attaching New Bank details

15. **Receiving E-Verification Failed Error:**
This error is received when the Aadhar No. or PAN Card no being entered are incorrect or not verified by Govt site. Please retry after sometime with correct Aadhar or PAN No.

16. **Receiving error message "Reached max limit. Bank account disabled for 1 day or "your bank account is restricted for a day":**
   - This error comes when there are 2 or more attempts made to verify same bank details due to which it gets temporarily disabled and you may try after 1 day as per central banking norms.
   - It also means that bank details entered are not matching with either firm name (in case firm type is Company/LLP) or owner name (in case firm type is Proprietor)

17. **Receiving error like "Bank Account Frozen"**
This message comes when the Bank Account is frozen or disabled by Bank only. Ask user to check with his respective bank

18. **Receiving Exception Occurred and Server Error**
These issues and errors are resolved. Please update APP and re verify from SFA/Sampark

19. **Receiving error like PINCODE/District etc. not showing in dropdown in SFA:**
This is already corrected and SFA APP to be updated and press on SYNC tab showing on homepage to resolve this issue

20. **User Monthly/Daily Redemption Limit**:

User	Monthly	Daily
Retailer	50,000	25,000
Electrician	10,000	10,000

21. **Redemption Limitation as per TDS guidelines:**
   - Electrician can only redeem maximum Rs. 18,000/- in an year (as per monthly/daily redemption limit) as of now even post successful E-Verification
   - Electrician gets instant money in his bank account once redeemed
   - Retailer can redeem any amount (as per monthly/daily redemption limit) post successful E-verification
   - Retailer gets amount in his account after 7 business days upon placing redemption request

   In case of any queries/concerns please feel free to connect with below via Teams or Email: Mr. Amit Mehrotra @Amit1.Mehrotra@havells.com